



Mortgage Meeting Checklist

WHAT TO BRING WITH YOU

Although each lender has slightly different requirements, this checklist gives you a good idea of what to bring to your meeting with Finance Tactics.

- ID:** Passport OR Birth Certificate; AND Driver's License
- Income information:**
 - For PAYG / salary earners:** 2 recent payslips; OR bank statements showing pay deposits and a letter from your employer; AND Last 2 group certificates; OR last 2 ATO tax assessments
 - For self-employed applicants:** Last 2 years personal tax returns; AND Last 2 years ATO notice of tax assessments; AND Last two years company returns
- Property:**
 - Existing properties: Copy of council rates notice;
 - New purchases: Copy of front page of contract of sale
- Contribution to purchase / deposit**
 - 6 months bank statements showing savings history; OR
 - 1 recent bank statement showing funds to complete purchase

COSTS TO CONSIDER

Lender Fees

- Application Fee
- Valuation Fee
- Lender's Mortgage Insurance Fee (for loans greater than 80% loan-to-value ratio)

Government Charges

- Stamp duty on the purchase (may not apply for first home buyers)
- Stamp duty on the mortgage
- Stamp duty on the Lender's Mortgage Insurance (if loan is greater than 80% of property value)
- Mortgage registration

Other costs

- Conveyancing – your legal fees
- Financial advice
- Removalists